

ALL PATENTS, INCLUDING DESIGN
FOR APPLICATION BASED ON PCT: PARIS CONVENTION;
NON PRIORITY; OR PROVISIONAL APPLICATIONS

DECLARATION
AND POWER OF ATTORNEY
U.S.A.

FOR ATTORNEYS' USE ONLY
ATTORNEYS' DOCKET NO.

As a named inventor, I declare that my residence, post office address and citizenship are stated below next to my name, the information given herein is true, that I believe that I am the original, first and sole inventor (if only one name is listed in 201 below), or inventors, first and joint inventor (if plural inventors are named below in 201-203, or on additional sheets attached hereto) of the subject matter which is claimed and for which patent is sought on the invention entitled:

"Authorization of online transactions"

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which is described and claimed in:

☒ the attached specification

PCT International Application No. _____

☐ the specification in application Serial No. _____

(if applicable) and amended on _____

I hereby state that I have reviewed and understand the contents of the above-described specification, including the claims, as amended by any amendments referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 35, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 (b)(1) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate making a filing date before that of the application which priority is claimed:

Prior Foreign Application(s)

EP01660038.2

(Number)

EPO

(Country)

18/03/2001

(Day/Month/Year Filed)

Priority claimed

☒ Yes ☐ No

103

(Number)

(Country)

(Day/Month/Year Filed)

☐ Yes ☐ No

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I hereby claim the benefit under Title 35, United States Code, §119(a) of any United States provisional application(s) listed below:

Application No. _____

Filing Date _____

Application No. _____

Filing Date _____

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I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

PCT/E02/00036

March 18, 2003

Pending

(Application Serial No.)

(Filing Date)

(Status: patented, pending, abandoned)

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney (Registration No. _____) to prosecute this application, receive and act on communications from my agent, and perform all business in the Patent and Trademark Office connected therewith: HARVEY E. JACOBSON, JR. (26,831); JONATHAN SCHERER (26,881); IRWIN M. ALBERSON (19,007); WILLIAM E. FLAYEN (21,000); VEDD & YOUNG (16,307) and NATHANIEL A. HEMPHREY (22,772)

SEND CORRESPONDENCE TO: CUSTOMER NO. 0165

JACOBSON HOLMAN
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DIRECT TELEPHONE CALLS TO:

(Please use Attorney's Docket No.) (202) 535-0000

JACOBSON HOLMAN
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Inventor(s) name must include at least one unabbreviated first or middle name.

	FULL NAME * OF INVENTOR	FAMILY NAME	GIVEN NAME	MIDDLE NAME
201	RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP
		Dublin	Ireland	Ireland
	POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE OR COUNTRY ZIP CODE
		Saleem, The Grange,	Malahide, County Dublin,	Ireland
202	RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP
		Dublin	Ireland	Ireland
	POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE OR COUNTRY ZIP CODE
		84 Bayside Boulevard North,	Shannon, Dublin 13,	Ireland
203	RESIDENCE & CITIZENSHIP	CITY	STATE OR FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP
	POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE OR COUNTRY ZIP CODE

I further declare that all statements made herein of my own knowledge and belief are true, and that all statements made of information and belief are believed to be true; and further that these statements were made with the knowledge that such statements and the omissions made are punishable by fine or imprisonment or both, under section 1001 of Title 18 of the United States Code; and that such willful false statements may jeopardize the validity of the application or any patent resulting therefrom.

SIGNATURE OF INVENTOR 201*	SIGNATURE OF INVENTOR 202*	SIGNATURE OF INVENTOR 203*
DATE 9-Sept-2003	DATE 9/9/03	DATE

Additional inventors are named on separately numbered sheets attached hereto.

Law Offices of
JACOBSON HOLMAN
PROFESSIONAL LIMITED LIABILITY COMPANY
THE JENIFER BUILDING
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WASHINGTON, DC 20004
Attn: Docket No.

SMALL ENTITY DECLARATION
[37 CFR 1.8(c-f)]

Each undersigned declares that:

(1) ☒ the application attached hereto.

(2) ☐ U.S. Application Serial No. _____, filed _____

(3) ☐ U.S. Patent No. _____ issued _____

is entitled to the benefits of "small entity" status for paying reduced fees under 35 USC 41(e) and (f) to the Patent and Trademark Office by virtue of the following:

(4) ☐ Each undersigned declares that he/she qualifies as an independent inventor, or would qualify had he/she made the as defined in 37 CFR 1.8(c).

(5) ☒ The undersigned declares that he/she is an official empowered to act on behalf of the concern identified below; that this concern qualifies as a small business concern as defined in 37 CFR 1.8(d); that exclusive rights to the invention have been conveyed to and remain with the small business concern, or if the rights are not exclusive, that all other rights belong to small entities as defined in 37 CFR 1.8.

(6) ☐ The undersigned declares that he/she is an official empowered to act on behalf of the organization identified below; that organization qualifies as a nonprofit organization as defined in _____

(a) ☒ 37 CFR 1.8(e)(1)

(b) ☐ 37 CFR 1.8(e)(2)

(c) ☐ 37 CFR 1.8(e)(3)

(d) ☐ 37 CFR 1.8(e)(4)

State law of _____ that exclusive rights to the invention have been conveyed to and remain with the organization, or if the rights are not exclusive, that all other rights belong to organizations as defined in 37 CFR 1.8.

(7) Each person, concern or organization to which I/we have assigned, granted, conveyed or licensed, or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

(a) ☐ no such person, concern or organization

(b) ☐ persons, concerns or organization listed below
[a separate declaration is required from each named person, concern or organization having rights to this invention availing to their status as "small entities."]

Full Name _____

Address _____

☐ Individual

☐ Small Business Concern

☐ Nonprofit Organization

I/we acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement of small entity prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I/we hereby declare all statements made herein of his/her own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application, any patent issued thereon, or any patent to which this declaration is directed.

(8)

Typed Name of Inventor _____

Signature _____

Date _____

Typed Name of Inventor _____

Signature _____

Date _____

Typed Name of Inventor _____

Signature _____

Date _____

Typed Name of Inventor _____

Signature _____

Date _____

(9)

Name of Small Business Concern or Nonprofit Organization

Febriz Investments Limited

By

Juliette Roche

9 Sept '03

Typed Name

Signature

Date

Title of Signatory

Company Secretary